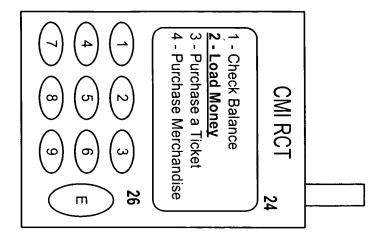
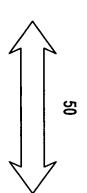
Schiff Hardin LLP

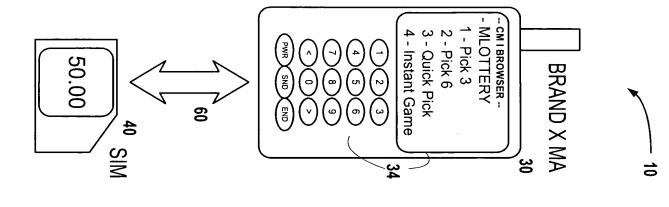
Inventor(s) Seorge Workne of al, Sheet j of 1 / Case No. Po4, 00/



20

FIG. 1





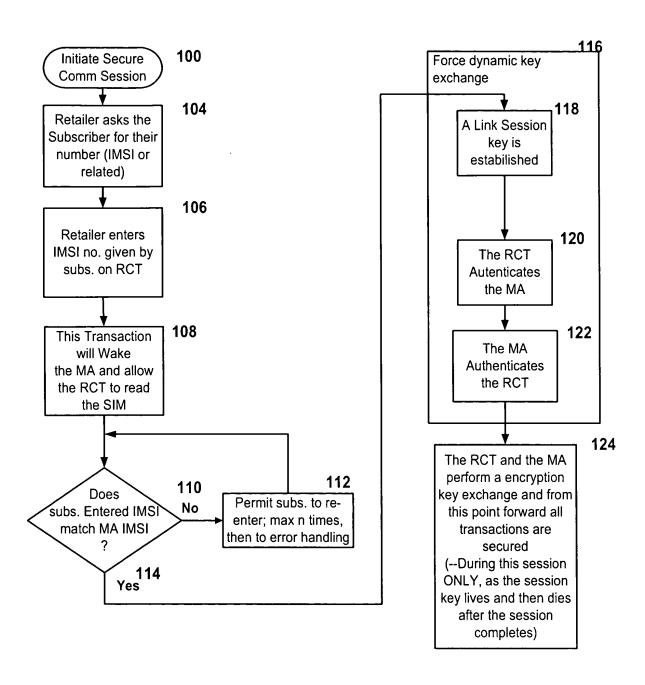
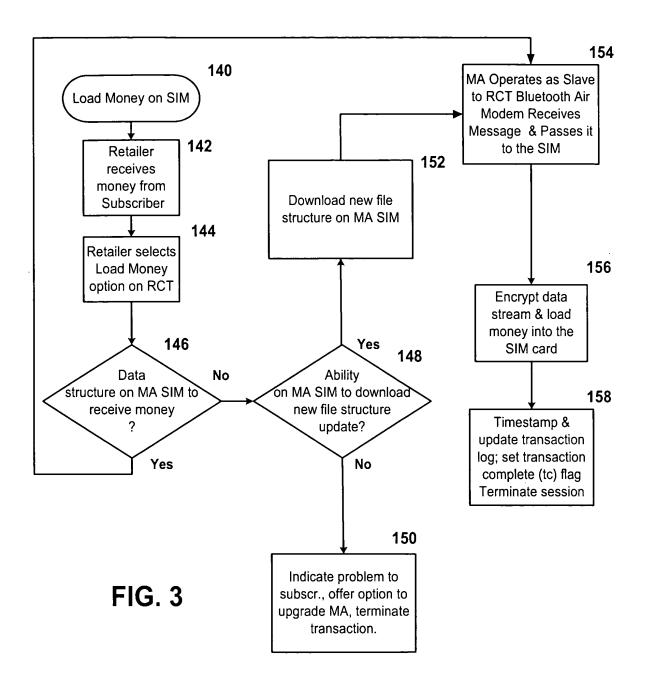


FIG. 2



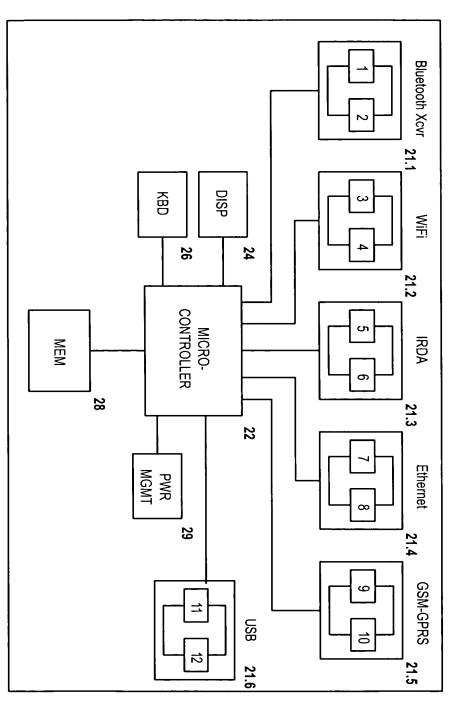


FIG. 4A

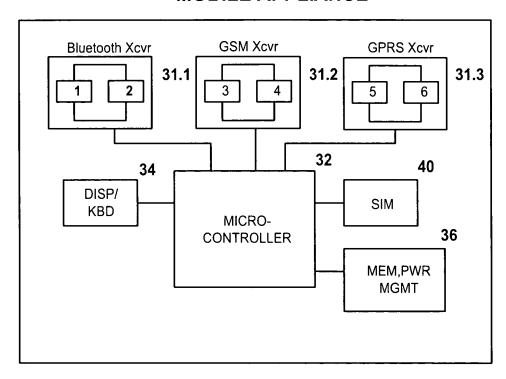


FIG. 4B

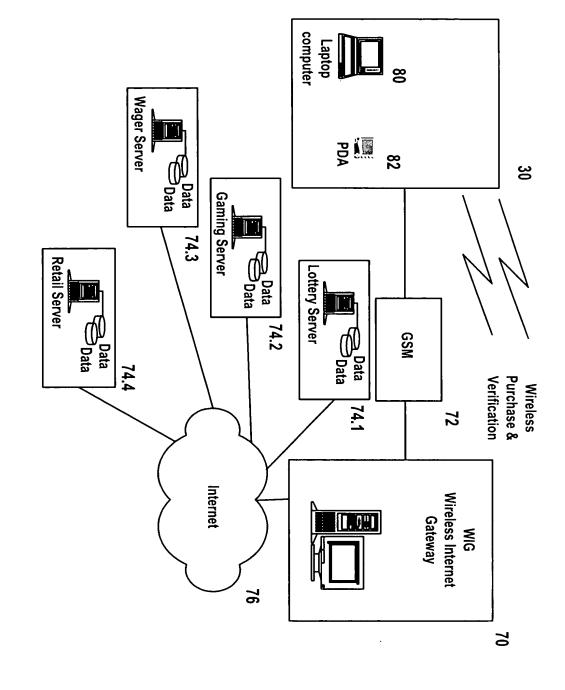


FIG. 5

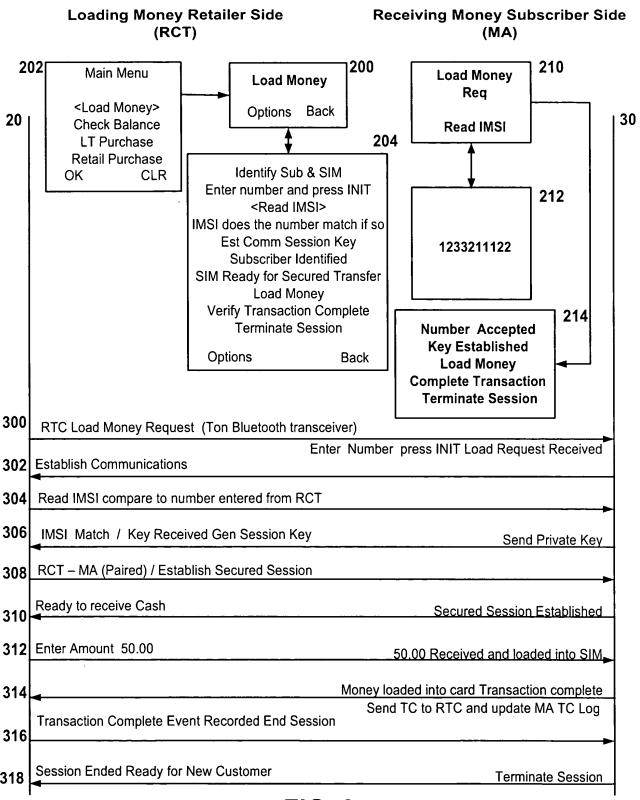


FIG. 6

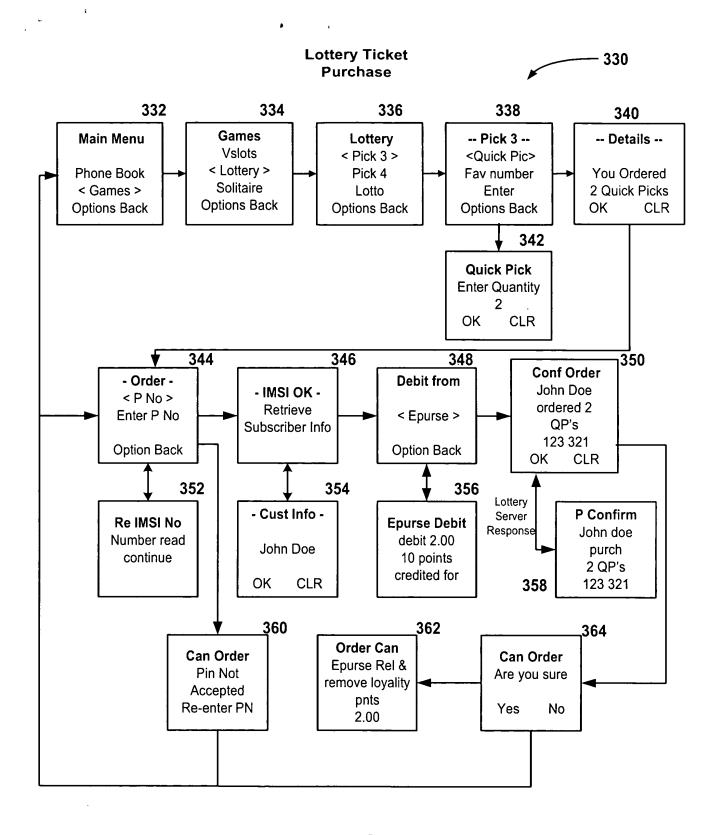


FIG. 7

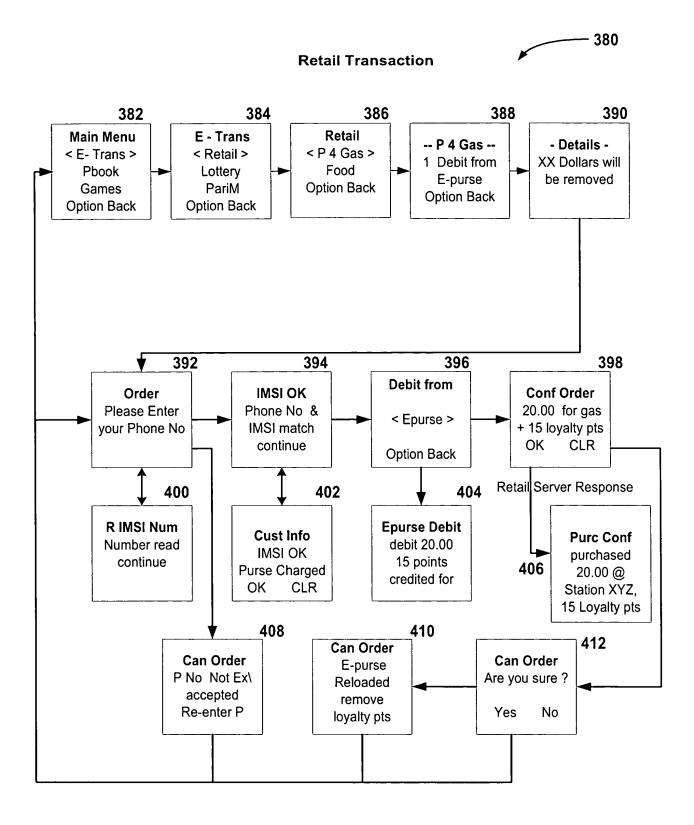


FIG. 8

SIM CARD--File Management Structure

Application Interface Layer Application Interface Layer Security Layer Security Layer Solution Interface Layer LOYALTY Solution Interface Layer Interface Layer Interface Layer Interface Layer LOYALTY APP; 1 LOYALTY LOYALTY LOYALTY LOYALTY LOYALTY Solution Interface Layer LOYALTY APP; 1 LOYALTY LOYALTY LOYALTY LOYALTY LOYALTY Solution Interface Layer LOYALTY APP; 1 LOYALTY LOYALTY LOYALTY LOYALTY APP; 1 LOYALTY LOYALTY LOYALTY APP; 1 LOYALTY LOYALTY LOYALTY Solution Interface Layer LOYALTY LOYALTY APP; 1 LOYALTY LOYALTY LOYALTY LOYALTY LOYALTY APP; 1 LOYALTY LOYAL			530			API to handle MA to SIM I/O			
Application Interface Layer Application Interface Layer 506 Security Layer 508.1 Epurse 1 Epurse N 508.N Epurse N 508.N Epurse N 518.1 APP; 1 LOYALTY APP; N LOYALTY 510.N APP; N LOYALTY APP; N LOYALTY Java Script Interpreter		·] &	528	tem	perating Sys	SIM Card O	526	Security	
Application Interface Layer Application Interface Layer 506 Security Layer 508.1 Epurse 1 Epurse N 508.N Epurse N 508.N App; 1 LOYALTY LOYALTY APP; 1 LOYALTY APP; N LOYALTY App; N LOYALTY App; N LOYALTY App; N LOYALTY		<u> </u>	524 ster	ript Interpre	Java Sc		a Virtual	Jav	
Application Interface Layer Security Layer 506 Security Layer 508.1 Epurse 1 508.1 Epurse N 508.1 516 PARI- MUTUAL LOYALTY 508.N 518.1 APP; 1 LOYALTY 518.N APP; N LOYALTY LOYALTY LOYALTY									
Application Interface Layer Application Interface Layer 506 Security Layer 508.1 Epurse1 508.1 Epurse N				APP; N LOYALTY	518.N				
Application Interface Layer Application Interface Layer 506 Security Layer 508.1 Epurse1 508.1 Epurse1 508.1 Epurse1 508.1 Epurse1 508.1 Epurse1 Epurse1 Epurse1 Epurse1 Epurse1 Epurse1 Epurse1 Epurse1 Epurse1 Epurse2 Epurse3 Epurse3 Epurse3 Epurse4 Epurse3 Epurse4 Epurse5 Epurse6 Epurse7 Epurse7 Epurse7 Epurse8 Epurse8 Epurse8 Epurse9 Epurse9				APP; 1 LOYALTY	518.1		-	management	
Application Interface Layer Application Interface Layer 506 Security Layer 504 512 LOYALTY LOYALTY	-	MSI Rights anagement	l	PARI- MUTUAL LOYALTY	516			Common File Management and	
Application Interface Layer 512 POS LOYALTY				LOTTER) LOYALT)	514				
	_	520		POS LOYALTI	512	504 plication Interface Layer	Ap	502	

FIG. 9

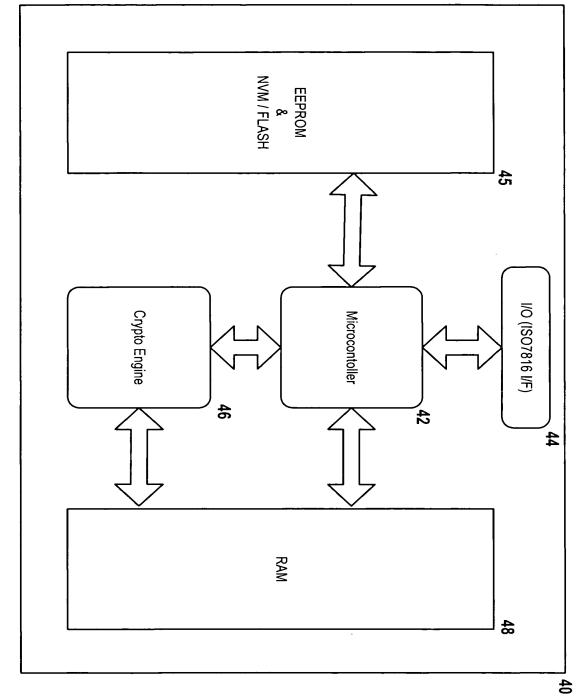


FIG. 10